

FORM PTO-1449

SECOND SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENTATTY. DOCKET NO.
2176.0010003APPLICATION NO.
09/354,802APPLICANT
Richard Marc LIBMANFILING DATE
July 16, 1999GROUP
3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
	AA						
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OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

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	AO		
	AP	6	Friedman, A.S., "Turnkey Selling Shifts Away From Quoting," <i>National Underwriter</i> , Volume 101, No. 46, National Underwriter Company, 1 Page (November 17, 1997).
	AQ	6	Goldstein, S., "Firstmerit Offers Customized Insurance Quotes With Checking Statements." <i>Bank Investment Product News</i> , Volume III, Number 15, Institutional Investor, Inc., 1 Page (April 27, 1997).
	AR	6	Institutional Telemarketing Services, Insurance Service Incorporated Brochure, 2 Pages (Date believed to be 1986 or 1987).

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Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.



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OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

GA	AO	7	Larmer, F.L., "'Virtual Agent' Maximizes Small Bank Reach," <i>National Underwriter</i> , National Underwriter Company, Page 17 (April 13, 1998).
GA	AP	7	Lauer, G., "FirstMerit: Using Technology to Personalize Mass-Marketed Life Insurance," <i>Bank Insurance Marketing</i> , Volume 6, Number 3, 2 Pages (Summer 1997).
CA	AQ	7	Newco™ News, Richard Libman, I.C.A. Insurance Marketing, Inc., 2 Pages (June 1996).
CA	AR	7	"Virtual Agent Custom Markets Bank Insurance: High-volume, low-touch selling boosts profits," <i>FutureBanker</i> , 1 Page (November 1997).

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